

ABSTRACT

ANALYSIS OF CAPITAL BANK, TOTAL ASSETS, LOANS, AND PROFITABILITY OF BANK RISK

By

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Indonesian banking industry has given a very significant role in improving the welfare of the nation and the state, both in the role of monetary policy, improving the economy and society in economic development. Banking institutions as financial institutions with a wide range of banking services and financial services are needed in a wide range of economic transactions and to support economic development. Bank Perkreditan Rakyat (BPR) is a bank conducting business in a conventional or based on sharia principles in their activities did not provide traffic services payment.

Bank risk is identical with the community at large as the bankrupt banks have a negative impact on the depositors are determined by several indicators such as high non-performing loans (NPL) the ability of management to manage troubled loans, changes in the bank's capital, total assets to measure asset quality, and profitability of the company's performance the better the bank's profit level achieved so that the possibility of a bank in error against the risk of the smaller banks.

This study aimed to verify the effect of the bank's capital, total assets, loans, and profitability (ROA) the level of risk the bank with in a period of observation 2010-2012. The results of the data analysis we concluded the bank capital variable has no significant effect on the risks in the Bank (NPL), total assets variables significantly influence the risks in the Bank (NPL), variable loans have a significant effect on the risks in the Bank (NPL), ROA does not significantly influence the risks in Bank (NPL).